

Attention Homeowners:

***Don't be
A Victim***

***of Dishonest
Lenders!***



**You could lose your
savings and your Home!!**

Keep your home

***Don't
Borrow Trouble***
786-331-5348

**MIAMI-DADE
COUNTY**

Predatory Lenders will probably call and visit you at home if you are:

- ❖ A homeowner with equity
- ❖ A homeowner with low income or economically disadvantaged
- ❖ Elderly
- ❖ African-American
- ❖ Hispanic


And if you are looking to:


- ❖ Use your home to get money for repairs
- ❖ Get an equity loan
- ❖ Put a new roof on your house or other home improvements
- ❖ Help your children or grandchildren financially
- ❖ Pay off debt





If Someone is Trying To:


Talk to you about insurance for your home 


Get you to sign an agreement with high fees and points which would increase your interest rate 

Have you pay "pre-payment" penalties on a loan 


Have you use a mortgage broker 


Make a loan with a small lender and pay high rates 

Sign a contract that keeps you from filing a complaint and keeps you from disputing issues in your favor 

Get you to sign a contract to re-finance your loan 

What Should You Do?

❖ Don't keep it a secret-tell someone you trust right away if you get calls or if someone visits your home and offers you money. You could get into debt and possible lose your home! 

❖ Don't sign paperwork (a contract), until a family member or someone you trust has seen it! 



**If You suspect you are a
victim, please contact:**

**Anti-Predatory Lending Helpline
786-331-5348**

**Commissioner Barbara Carey-Shuler, Ed. D.
Anti-Predatory Lending Workgroup**

AARP

City of Miami Police Department

Fannie Mae

Florida Department of Financial Services

Freddie Mac

Office of Attorney General

H.O.P.E. Inc.

Housing Finance Authority of Miami-Dade County

Legal Services of Greater Miami

Miami-Dade Affordable Housing Foundation, Inc.

Miami-Dade Consumer Advocate

Miami-Dade Housing Agency

Office of the State Attorney

Team Metro

U.S. Attorney's Offices

U.S. Dept. of HUD

